



Fourth Program Year CAPER

The CPMP Fourth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 4 CAPER Executive Summary response:

The purpose of the Consolidated Annual performance and Evaluation Report (CAPER) is to provide an annual evaluative report on the accomplishments and status of the goals and objectives established in Chicopee's 2010-2014 Consolidated Plan. The 2013-2014 CAPER is a one-year assessment and report on how federal Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) were allocated and spent during the year.

During the 2013 - 2014 program year, the City concentrated on its mission to strengthen neighborhoods with projects and activities targeted in Chicopee Center, Willimansett and Chicopee Falls neighborhoods. Efforts included completion of site clearance and remediation activities and substantial progress on the construction of an older adult community center at the former Facemate site in Chicopee Falls. This project is intended to leverage and encourage economic development and private investment in Chicopee Falls. In Willimansett, public improvement projects at the Boy's and Girl's Club were completed, a private foundation grant was secured to improve playground equipment at Nash Field and the City advanced plans for a 2.5 mile recreation path along the Connecticut River. Efforts in Chicopee Center to make it a more vibrant and livable downtown have also continued with a state grant to create a spray park and improve play equipment at the Lucy Wisniowski Park, demolition is underway at the former Lyman Cotton Storage building along the canal on Front Street, and the City has advanced environmental testing and cleanup at 3 sites in the downtown. These types of improvements were identified in the Consolidated Plan as paramount to the viability of these neighborhoods.

Key accomplishments in the 2013 – 2014 program year include:

- Implementing the redevelopment vision for the former Facemate site.
- Continue efforts of working with Michelin North America to understand their response actions, as well as to identify funding to continue with site clearance activities.

- Made substantial progress on the construct of a new Older Adult Community Center.
- Continued environmental testing, remediation and site clearance activities on the former Facemate site to support a new Older Adult Community Center and other redevelopment.
- Started demolition of 3 buildings at the Uniroyal site utilizing three EPA cleanup grants secured in FFY 2012 years.
- Performed hazardous Materials survey advanced abatement specifications for the Uniroyal Administration Building with FFY 2013 EPA cleanup Grant funds.
- Secured 2 additional EPA Cleanup Grants for environmental cleanup on the former Uniroyal and Facemate properties
- Continued progress on the Chicopee Center revitalization plan with new sidewalk improvements and parking lot at market Square.
- Completed playscape and other improvements at Dana Park.
- Moved forward on implementation of the EPA Brownfields Area Wide Plan for West End of Chicopee Center. Focused on the creation of a linear park along the canal in front of the Cabotville Mill with the start of demolition of an industrial building along the canal.
- Performed Environmental Assessment work on properties in Chicopee Center utilizing an EPA Assessment Grant.
- Assisted the Chicopee Neighborhood Development Corp. (CNDC) to complete one and advance 2 construction/reconstruction projects of foreclosed or substandard properties as HOME funded projects to be sold to income eligible homebuyers upon completion.
- Worked with the CNDC to assisted 26 homebuyers to acquire their first home.
- Provided through the CNDC, first time homebuyer training for 265 households.
- Hallkeen LLC made substantial progress on the construction of a Low Income Housing Tax Credit project to substantially rehabilitate 40 units and create 46 new units of workforce housing at the Ames Privilege in Chicopee Center.
- Provided direct assistance to over 1,556 low and moderate income individuals and families through 11 different Public Services Programs.
- Progressed on the design of a proposed Chicopee River walk and bikeway between Chicopee Center and Chicopee falls.
- Progressed on the design of a proposed Connecticut River walk and bikeway within the Willimansett neighborhood.

The City continues to upgrade its public facilities and infrastructure in support of its goals to improve the physical condition of its neighborhoods and to concentrate redevelopment efforts in the downtown riverfront areas.

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.

- c. If applicable, explain why progress was not made towards meeting the goals and objectives.

Response:

During the 13-14 program year the City made progress on many objectives outlined in its Consolidated Plan. The strategic goal of the plan called for the revitalization and stabilization of neighborhoods through efforts to maintain and improve the quality, availability and affordability of the housing stock; encourage sustainable home ownership; improve the livability and attractiveness of neighborhoods; creation and retention of job opportunities; continue to assemble resources to undertake clearance and redevelopment activities at RiverMills; and returning Chicopee Center to a vibrant livable downtown. The programs and projects carried out during the reporting period support the Consolidated Plan objectives.

Accomplishments at RiverMills (former Uniroyal and Facemate sites) include moving forward on the defined redevelopment vision for the site. Classified as a BST (Brownfield Strategic Team) site, the State recognizes the significance of the site and incorporated access and assistance from state and federal agencies to minimize the barriers to redevelopment. Selected as the preferred location for Chicopee's new Older Adult Community Center (OACC), Substantial progress was made on environmental remediation activities and construction of the new senior center. Michelin North America (MNA) continues its response actions at the former Uniroyal site. The City has been successful with grant applications, receiving 6 EPA Cleanup grants totaling \$1.2 million for RiverMills since 2012. MassDevelopment, the State of Massachusetts Massworks Program and the EPA have provided significant resources to advance the project during the reporting period.

Additional accomplishments include:

- Advancement on rehabilitation or reconstruction of 2 foreclosed or distressed residential properties to be sold to qualified home buyers upon completion of construction by CHDO. (Expended \$69,108 HOME)
- Completed construction of a new single family home and sold to income eligible first time home buyer by CHDO. (Expended \$43,417)
- Completed a portion of Phase II work on Chicopee Center Streetscape Improvements identified as a priority by the Chicopee Center Revitalization Plan created in the 2008-2009 Program year. (Expenditures \$51,512)
- Continued environmental site cleanup efforts at Market Square to ensure the health and safety of tenants at the neighboring property. (Expended \$38,063)
- Completed construction of a parking lot at Market Square. (Expended \$0)
- Provision of public services to support self-sufficiency and increase opportunities for low and moderate income families. (Expended \$152,197)
- Assisted 26 first time homebuyers to acquire a home in Chicopee. (Expended \$130,000)
- Completed playscape and other improvements at Dana Park. (Expended \$114,500)
- Made substantial progress on construction of a new Older Adult Community Center. (Expended \$6,628,859)
- Progressed on environmental site remediation at RiverMills. (Expended \$1,688,078)

- Advanced construction on 86 Units of a Low Income Housing Tax Credit project to substantially rehabilitate 40 units and create 46 new units of workforce housing at the Ames Privilege in Chicopee Center. (Expended \$553,194.93)
- Completed clearance activities at RiverMills former Facemate site. (Expended \$130,000)
- Made payment on the 108 loan for OACC. (Expended \$361,163)
- Continued to monitor response actions by Michelin North America (MNA) at the *Uniroyal site*.
- Began asbestos and hazardous materials abatement and demolition of Uniroyal buildings 43, 33 and 7 using the 3 EPA grants awarded in FFY 2012 (expended \$232,651 EPA)
- Began the hazardous materials survey of the Uniroyal Administration building and development of abatement specifications to move abatement and cleanup project forward. (expended \$0 EPA)

2. Describe the manner in which the recipient would change its program as a result of its experiences.

Response:

One program year continues to be too short a time for design and implementation of substantial public facilities and infrastructure projects. The design and implementation process for many projects is more than a year, especially when grant award letters are delayed to the end of the first quarter of the program year. The City will continue to encourage applications for projects that are designed and or "shovel ready" or may request that projects be done in a phased approach over several program years allowing time for planning, design and procurement of services in one program year and construction the year following. This process will inevitably lead to more open projects for longer periods of time in the IDIS system.

The plan to repay the 108 loan using the annual CDBG allocation has diminished the ability to do large scale projects in target neighborhoods. The reduction in allocation over the past several years has had an impact on the number and type of projects that can be undertaken.

3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.

Response:

Within its Analysis of Impediments, the City identified education, living wages, and language as barriers. Through the City's public service providers, the City provided adult education, financial literacy, and English language classes. In the 2013-2014 program year, the City continued funding a housing counseling program operated by the Chicopee Neighborhood Development Corporation. The program counseled homebuyers, homeowners and is available to households at risk of foreclosure. Outreach was done to target elders, a subpopulation identified as at high risk in our Analysis to Impediments.

The Director continues his work with the Pioneer Valley Planning Commission (PVPC) on the implementation of a regional housing plan. The plan intent is to

identify opportunities for fair housing, regional equity and sustainable development and to promote affordability and choice for all households. Some of the issues, disparities and deficiencies that will be addressed to develop a sustainable, inclusive region with access to opportunities include:

- The regional imbalance of areas of concentrated poverty and areas of concentrated wealth.
- Lack of diversified housing choices in suburban and rural communities.
- Lack of housing that is affordable to all income ranges throughout the community.
- Need for public transit network to be integrated with housing stock.
- Deficiency of supportive and assisted housing options.
- Issues related to the older, inefficient and often lead containing housing stock.

Choice is fundamental to meeting essential personal needs such as education, employment and other goals. As a region, we may be much more effective at realizing equality of opportunity for our citizenry than as individual communities focused internally.

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

Response:

The primary obstacle to meeting underserved needs is the prolonged period of higher than usual unemployment coupled with a reduction in resources to meet the priority needs, especially needs of very low income and female headed households. While the issue of resources is out of the city's control, the city has continued to work with its partners and fund public services programs to improve this group's level of self-sufficiency. The City has allocated local funds to support a grant writer who will help to identify and apply for appropriate resources when available.

5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

Response:

Public Services activities leverage thousands of dollars of additional resources. In most cases, CDBG funds represent less than 25% of total program costs. Leveraged resources include in kind services, state Health and Human Services funds, private foundations and donations. Housing programs leveraged \$2,314,000 in private mortgage funds, as well as \$57,000 in owner cash equity.

The City completed work funded by a More Jobs Grant from the State of Massachusetts more than a year ago. The grant provided funding in the amount of \$1.245 million specifically for infrastructure improvements on Memorial Drive. The public investment is tied to \$ 25 Million in private investment and is expected to create over 300 jobs when completed. The Third phase of the project is completed at the site, including two new restaurant, both currently operating.

Since 2012 the City has secured \$1.2 million in EPA cleanup grants to advance the cleanup and redevelopment of the RiverMills site. To date those funds have enabled the hazardous building materials abatement and demolition of 3 structures on the Uniroyal site with the planning for cleanup and abatement of one additional building and 2 sites that are incorporated into the project. Match for the EPA grants has come from MassDevelopment Brownfields Priority Grant funds to date.

MassDevelopment's Massachusetts Brownfields Redevelopment Funding continues to be the key funding component for environmental testing and remediation at the RiverMills site. To date, MassDevelopment has provided \$2 million for environmental remediation work on the former Facemate site and has provided an additional \$1.1 million for environmental work at the Uniroyal site. All funding has been used to advance the redevelopment efforts at RiverMills including match for EPA Cleanup grants.

The City has continued to use its EPA Brownfield Assessment Grant to perform hazardous materials assessment work in downtown. The PVPC has also provided petroleum assessment funds to advance assessment work at 2 abandoned gas station sites in Chicopee Center.

Other funding received includes a PARK grant from the State of Massachusetts for Lucy Wisniewski Park improvements, a playground grant from the Snapple / Dr. Pepper group in addition to a CMAQ and HUD Sustainable Communities Grant through the PVPC for Bikeway/walkway project designs.

Match Requirements for HOME are tracked by the consortium and can be found in the City of Holyoke CAPER. The Massachusetts Rental Voucher program is the main source of match and a significant amount of match remains in reserve.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year 4 CAPER Managing the Process response:

Response:

The City of Chicopee administered its entitlement programs in accordance with its Citizen Participation Plan, holding public hearings and disseminating information in a timely manner. Notices regarding the publication of the Action Plan, the CAPER and public hearings were printed in the Springfield Republican. In addition, Community Development staff attended community and City Council meetings to discuss projects, offer resources for community initiatives, provide programmatic information, and to continue to identify and evaluate critical needs in the community. Survey instruments are periodically used as part of the programmatic planning process.

Citizen Participation

1. Provide a summary of citizen comments.

Response:

No comments were received on the Action Plan or this CAPER.

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Response:

In Accordance with HUD regulations, the draft CAPER was available to the public for a 15 day review and comment period prior to submission. The Draft CAPER was available at the Office of Community Development and the Planning Department in addition to being posted on the City's website at www.chicopeema.gov.

Available Funding

CDBG Entitlement	\$	1,072,530.00
Prior Year CDBG Carry Over	\$	0
CDBG Program Income	\$	20,568.96
HOME Entitlement	\$	259,789.00
HOME Program Income	\$	37,201.50
TOTAL	\$	1,390,089.46

During the program year, the City expended \$1,157,529 in CDBG, \$316,178 in HOME funds, and 708,714 in HUD 108 Loan funds and \$843,711 in City bond funds for senior center construction. Expenditures were made as follows:

EXPENDITURES

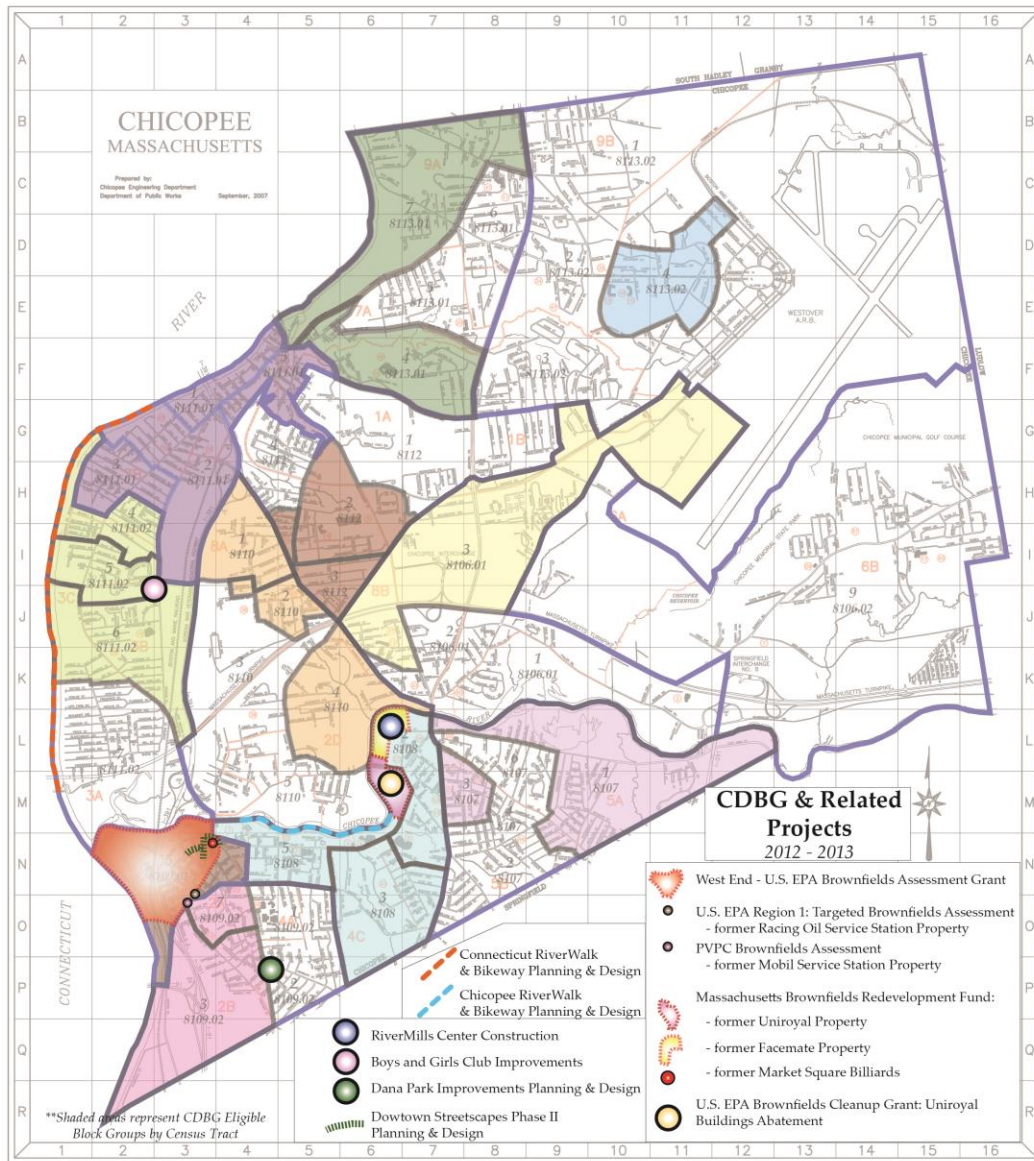
Administration and Planning	\$	155,866.00
Public Services	\$	152,196.00
Public Works, Parks, Facilities	\$	170,930.00
Economic Development	\$	0.00
Housing, CDBG	\$	40,971.00
Housing , HOME	\$	820,818.00
Public Facilities	\$	943,313.00
108 loan repayment	\$	361,162.00

TOTAL	\$	2,645,256.00
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Other expenditures

Expenditures from 108 Loan funds	\$	2,465,418
Expenditures from City Bond funds	\$	5,268,217
Expenditures from MassDevelopment funds	\$	84,567

The 13-14 activities map specifies the locations for site-specific activities.



Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Response:

Within the 2013-2014 Action Plan, the City proposed to continue to work with private sector, non-profit organizations, and public organizations to further the consolidated plan goals. The strength of the Institutional Structure was identified as positive lines of communication and spirit of collaboration; weaknesses include the inability to control outside forces such as the continued slowdown in the housing market and the economy in general.

During the program year, the continued economic conditions and prolonged period of high unemployment presented enormous challenges for lower income household as well the organizations that provide services. Budget cuts greatly impacted availability of services during a period of reduced charitable giving. Despite this significant challenge, the City took the following actions to overcome gaps and enhance coordination:

- Provision of technical assistance workshops to CDBG vendors
- Progression of activities leading to economic development through contractual relationship with MassDevelopment.
- Requirement that Public Services vendors report partnerships and collaborations.
- Continued work on implementing the downtown redevelopment plan that was devised through the work and dedication of a stake holders group and city residents.
- OCD staff continued to participate in municipal and inter-departmental groups including the Energy Efficiency Committee, Problem Properties Committee, work on parks and urban forest preservation and efforts to establish community gardens.
- Collaborated on grant applications with School Department, Elm's College and many of our Public Services providers to enhance programs and services.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.

- e. Describe how activities and strategies made an impact on identified needs.
- f. Identify indicators that would best describe the results.
- g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
- h. Identify whether major goals are on target and discuss reasons for those that are not on target.
- i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Response:

Public Service subrecipients are required to submit quarterly reports with information on beneficiaries, expenditures, program successes, and challenges. Funds were not released unless progress reports were complete. In addition to the quarterly desktop review, each Public Services provider was monitored on site for compliance with the program. The balance of CDBG projects were monitored through ongoing meetings and communications with the responsible entity as well as onsite progress visits.

HOME project developments were monitored utilizing HUD's homeownership checklist.

Continued economic conditions and prolonged period of high unemployment has presented enormous challenges for lower income household as well the organizations that provide services. Budget cuts have greatly impacted availability of resources and services during this period of reduced charitable giving. Despite this significant challenge, CDBG funding represents a small portion of public services dollars available in the community. Specific programs provide housing opportunities, economic development opportunities, adult basic education, job training, life skills, transportation, daycare and opportunities for at risk youth. This work resulted in improved living conditions and quality of life for the residents of Chicopee.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Response:

Housing rehabilitation projects undertaken with HOME or CDBG require lead paint mitigation. The cost of lead abatement has greatly reduced the number and type of rehabilitation activities undertaken.

Actions taken to evaluate and reduce lead hazards included:

- The City provided education on lead-based paint hazards, Mass Lead Laws, and hazard remediation within its First-Time Homebuyer classes.
- Each property assisted with BAP funds was visually inspected for potential lead-based paint hazards.
- HOME-funded properties are required to comply with Mass Lead laws which are more stringent than federal requirements.

- Substantial progress was made on 40 new lead compliant affordable units with a local investment of HOME funds.
- In accordance with Massachusetts lead laws, lead based paint hazard determination is undertaken during all state sanitary inspections in units that house children less than 6 years of age.
- The State of Massachusetts took over the administration and enforcement of the EPA Renovation, Repair and Painting regulations (RRP) in July of 2010. Contractors, property managers and municipal entities that perform work on pre-1978 homes, schools or daycare centers now must be trained on RRP lead-safe practices and register with the state if they disturb more than 6 square feet of painted surface on the interior or 20 square feet of painted surface on the exterior of a qualifying structure.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Response:

During the program year, the City continued to implement its housing agenda. The actions taken to foster and maintain affordable housing include:

- Operation of a homebuyer educational program that provided pre-purchase counseling to 265 households.
- Provision of housing counseling and referrals for households at risk of foreclosure and/or homelessness.
- Continuation of a Buyer Assistance Program that assisted 26 first-time homebuyers to obtain homeownership.
- Continued assistance with the Homeless Prevention and Rapid Re-housing programming.
- Supported the construction of a Low Income Tax Credits project to create 40 low income rental units.
- Supported the CNDC to make progress on two distressed residential properties to be reconstructed or renovated and sold to eligible first time homebuyers.
- Continued work with Cabotville Mill owner to convert existing mill into mixed use building with residential units.
- City appropriated funds to incentivize owner occupancy of 3 and 4 family residences.
- Supported valley Opportunity Council application for financing to acquire and make improvements to the Kendall House.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-

income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

Response:

In the 2013-2014 Action Plan the City identified its primary housing objectives to be the continuation of its Buyer Assistance Program and furthering its efforts to identify foreclosed and distressed properties for redevelopment. The City was able to achieve both goals.

Comprehensive housing services programs provide services and counseling to 256 individuals or households. The BAP program proposed accomplishment was 20 households. The program assisted 26 households to purchase homes, all of which were low or moderate income. The City continued to provide operational and technical assistance to the only community-based development corporation, the CNDC. Through these efforts the CNDC was able to move forward with the reconstruction or substantial renovation of 3 distressed or foreclosed properties, completing one and selling it to an income eligible family.

Worst case housing needs were addressed through the provision of Homeless Prevention and Rapid Re-housing Program by the Valley Opportunity Council, HAP Inc and other homeless service providers. The "Honeyman Residence" Project was completed several years ago as a Section 811 project and is now providing housing and services to disabled individuals. Additionally, the City continues to monitor the foreclosure rates and offer referral services to households facing foreclosure. Chicopee has seen a modest reduction in foreclosures, although housing values have stabilized and begun to rise in some instances. Foreclosed properties in poor condition are often acquired by developers who view Chicopee as a stable, entry level market.

Through foreclosure monitoring, properties in need of substantial rehabilitation and not targeted by quality developers were referred to the CNDC. Rather than risk continued blight/abandonment or the flipping to low quality developers, the City funds the CNDC as the City recognized Community Housing Development Organization (CHDO) to move quickly to acquire and rehabilitate these particular properties.

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Response:

The Chicopee Housing Authority continued to improve its housing portfolio and resident services. The CHA continues to use its new software system to improve the administration of the waiting list.

Upgrades to two federal projects include replacement of almost half of the sanitary and roof drain lines at the Canterbury Arms Apartments. Replacement of the remaining drain lines will be bid this winter. Upon completion of drainage upgrades, the CHA will upgrade painting lighting and carpeting throughout the property.

The CHA continues its support for resident programming and services at the Cabot Manor Apartments with the After School Program, Summer Youth Employment Program and the year round Work Experience Program for Young Adults. These employment programs help CHA residents develop job skills and experience for resume and future full time employment. The after school and summer programs encourage our youth to stay in school by providing additional learning tools and activities to help them become successful students. The After School Program students wrote and published the first issue of the Cabot Manor newsletter during the year. A number of students designed and painted a wall sized mural in the Community Room as part of an Art Esteem Program that the residents now enjoy. The Community Service Program has resulted in residents performing service in various nonprofit and government agencies throughout the City. Approximately 15 -18 residents have volunteered at area agencies including Lorraine's Soup Kitchen, Bowe School, Goodwill, Valley Opportunity Daycare, and the Chicopee Housing Authority.

CHA staff sit on the board of the Tenant Preservation Project, an agency that assists tenants throughout the Valley avoid eviction through mediation and referrals services for mental health and other issues.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Response:

The City has taken proactive steps to eliminate the barriers to affordable housing by working with mill owners in the downtown to create an opportunity for housing. During the reporting period, the City continued its work with Cabotville Mill ownership to move a mixed use redevelopment effort forward that would create up to 227 housing units. Demographic characteristics along with projected absorption rates and pricing for residential units make conditions favorable to convert mill space into housing.

Hallkeen LLC has progressed with construction on its Low Income Housing tax Credit project to develop 40 additional units at Ames privilege. The City has provided HOME funds for seven units to assist this project in going forward.

The City continues to work with the local banks and the CNDC to provide first time homebuyer education and counseling.

The City continued its commitment of HOME funds to the production of affordable ownership properties as well as to properties that provide accessible housing for hard to serve populations.

The City has provided leadership for the creation and implementation of a regional housing plan developed by the Pioneer Valley Planning Commission. The plan intent is to identify opportunities for fair housing, regional equity and sustainable development and to promote affordability and choice for all households in the region.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction's affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Response:

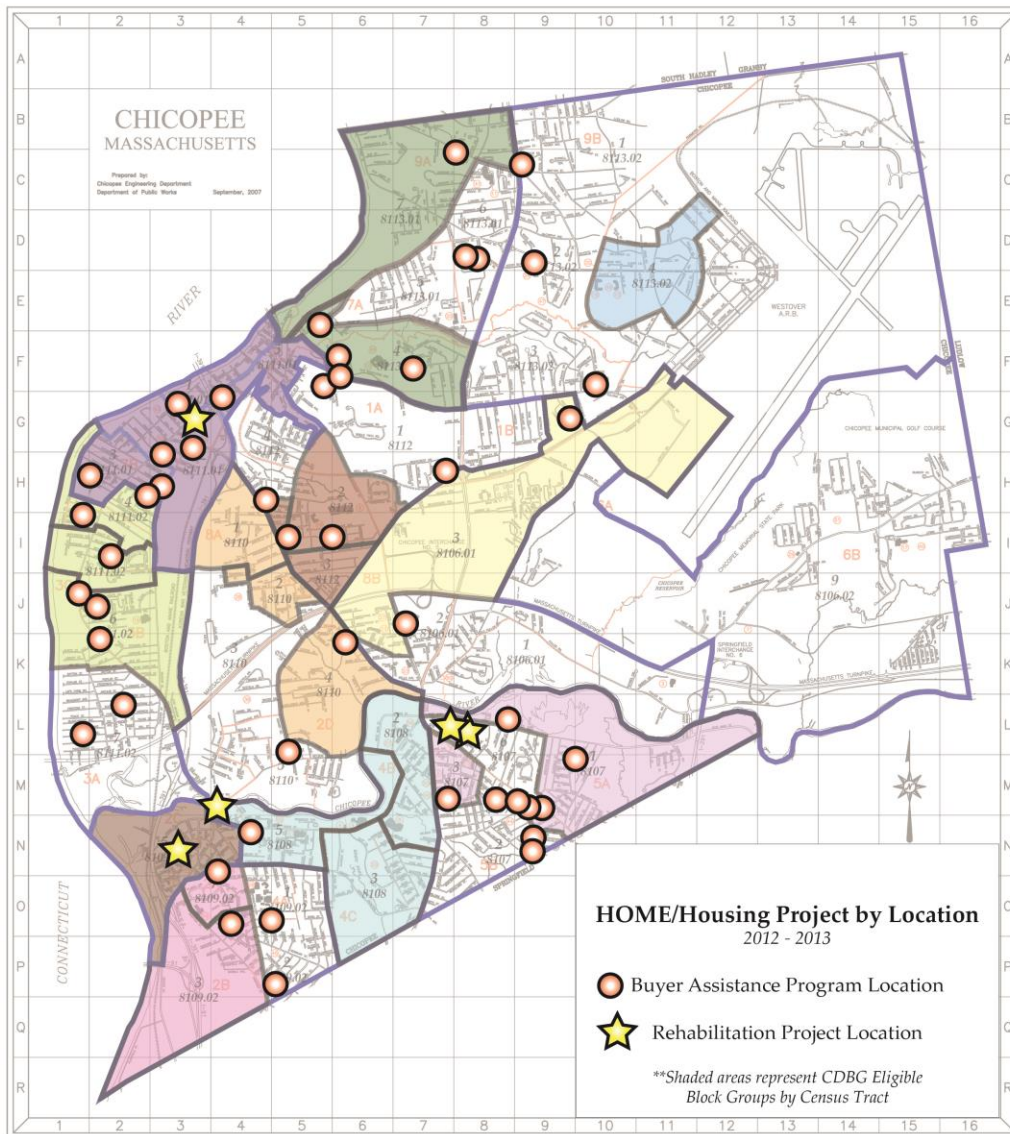
The City was able to meet its housing goals during the 2013-2014 program year. The City proposed and undertook the following:

- GOAL: Continue to build capacity to respond effectively to community housing needs.
- ACTION: Efforts continued to support and build capacity for the CNDC as well as to support VOC to advance housing development activities.
- GOAL: Develop programmatic response to current market conditions.
- ACTION: While Chicopee's foreclosure rate has stabilized, there has been an increase in housing-related issues. The CNDC's scope continues to include information and referrals for housing issues. VOC and HAP Housing through their work around homeless prevention also focused on the prevention of foreclosure leading to homelessness. The City has also begun to use the receivership statute to stabilize troubled or mismanaged rental properties.
- GOAL: To expand equity opportunities for lower income households through homeownership.
- ACTION: In 2013-2014 twenty six lower income first-time homebuyers were assisted.
- GOAL: To improve the quality and availability of housing stock, especially in neighborhoods that contain most of the older housing stock.
- ACTION the CNDC has made progress on the reconstruction or substantial rehabilitation of three properties, completing one that was sold to an income

eligible homebuyers upon completion of construction. Hallkeen Properties has advanced the construction of 40 additional affordable rental units at Ames Privilege, seven of which will be designated HOME units.

- GOAL: To achieve neighborhood revitalization by addressing blight in selected geographic areas through neighborhood planning and targeting resources.
- ACTION: The City of Chicopee is utilizing Brownfields Assessment funding to define and quantify impediments to redevelopment of abandoned and underutilized properties in Chicopee Center. The City has also used receivership to stabilize a mismanaged rental apartment building. The CNDC is in the process of reconstructing or renovating two distressed properties to be sold to eligible homebuyers after upon completion of construction activities at each property. The City's problem properties task force brings together all of the resources of the city to confront and resolve issues related to troubled or blighted properties. The Attorney General's Distressed Properties Identification and Revitalization Grant program fosters the revitalization and reoccupation of distressed homes in target neighborhoods by working with foreclosing institutions to remedy code violations and auction or transfer foreclosed property inventory.

The 12-13 activities map specifies the locations for site-specific home buyer assistance program (BAP) activities.



HOME match was achieved through the MRVP program, a state funded rental assistance program. The report can be found within Holyoke's HOME report.

The City has responsibility for review and monitoring of its HOME loan portfolio. An outside consultant had initiated the comprehensive review of all HOME files and developed a monitoring tool for compliance based upon HUD guidance. The tool included onsite inspections in accordance with the HOME regulations.

The City required all developer/owners to submit an annual summary of tenant occupancy, income, and rent levels to insure compliance with HOME eligibility and affordability standards. On-site inspections were also conducted and will continue into the fall.

All developers are required to provide an Affirmative Fair Marketing Plan as part of the application process. The marketing efforts are monitored through initial lease-up or sale.

Developers are additionally required to demonstrate outreach to minority and woman-owned businesses. The City reviews procurement efforts to insure such businesses are invited to bid rehabilitation projects. In the past year, each and every developer-driven project had the rehabilitation completed by either a minority-owned or woman business enterprise.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Response:

The City of Chicopee had received Homeless Prevention and Rapid Re-housing funds (HPRP) as part of the American Recovery and Reinvestment Act. While all HPRP program funds were expended by the end of the prior reporting period, the homeless provider network and referral services had been strengthened. The lead agency in the provision of HPRP services for Consortium partners, Chicopee and Holyoke, continued to reach out to homeless persons to assess and provide for their needs. As the Community Action Agency serving the Holyoke-Chicopee service area, VOC partnered with other organizations including Friends of the Homeless and Mental Health Associates, both of which focus on identifying homeless individuals and families that have no shelter. The VOC was able to provide supportive services when available to assist these families and individuals during the process of obtaining housing. VOC also provided drop-in services, emergency shelter services for families, and referral services funded by State HPRP, ESG family prevention dollars and Community Service Block Grant funds (CSBG).

Much of the agency's outreach and assessment continues to take place in the hotel/motel system funded by the Commonwealth of Massachusetts. Families living in hotels are provided transportation to the Community Action Agency offices where they can be assisted by mental health providers, early education enrollment, WIC, Adult Education Screening, housing authority applications, DCF workers to review their situation, cooking in hotel classes, job placement classes, Mercy Medical Nurse Practitioners and other available services. Homeless services provided in local hotels include a summer lunch program for youth, Youthworks programs and playgroups organized and staffed by the local Headstart program. Homeless children are also enrolled in early childhood education programs that include transportation for the children to the center, allowing parents the time and opportunity to positively change their lives, while providing structure to help prepare the children for kindergarten.

Chicopee continues to absorb a disproportional number of homeless families due to their placement in Chicopee Motels. While the numbers may be decreasing to some extent, the City has continued its dialogue with elected and administrative leadership within the relevant Commonwealth agencies to identify more effective solutions to serving homeless families.

Holyoke, Chicopee and Westfield as a HOME consortium participate in the Hampden County Continuum of Care (COC) coordinated by the City of Springfield. The COC's objectives include encouraging a forum for provider communication and collaboration; supporting programs and projects; and insuring accurate data; and expand the availability of permanent affordable housing units.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Response:

Within the 2013-2014 Action Plan, the City proposed a few public service activities designed to increase residential stability for at-risk households. Specifically, the City funded a battered woman's emergency response and service program as well as programs designed to assist elders to remain independently housed. The Valley Opportunity Council also operated an ESG family prevention program on behalf of the Continuum of Care.

The prevention funding provided financial support to XX families and individuals to keep them in their homes when falling behind on rent. In addition to financial support, households benefited from other supportive services including money management counseling, emergency assistance, WIC, early education and child care and adult educational opportunities. All of the VOC services are aimed at increasing self-sufficiency and economic stability to help stem the incidence of homelessness.

The city continued its efforts to expand the availability of affordable housing. Of particular focus during the program year was the substantial progress on 40 new affordable units at Ames Privilege and continued efforts to stabilization and recapitalization an existing Single Room Occupancy (SRO) in downtown.

The City continues to evaluate the reuse of surplus buildings as opportunities to expand affordable housing. In the program year, the City received a proposal to convert an old school building into affordable supportive housing for homeless veterans in conjunction with Soldier On.

The January 2014 point-in-time count showed a total of 531 homeless individuals and 786 homeless families living in Hampden County. Of that, 36 individuals were living on the street. Most of the homeless family population has been place in local hotels by the State of Massachusetts.

The State has transformed its response to homelessness with the establishment of its HomeBase Program in August 2011, and with new program regulations in 2012. It is hoped that the program will result in continued decreases in family homelessness in the upcoming years.

Regional coordination: Chicopee has continued to coordinate with the City of Springfield and our regional partners in the goal of ending homelessness. The City participates in the Western Mass Regional Network to End Homelessness, which is a staffed and very active coordinating body throughout the four counties of Western Massachusetts. The Network's goal is to establish housing first as the appropriate response to homelessness throughout the region.

During 2013, the Springfield Continuum of Care (CoC) expanded to become the Springfield/Chicopee /Holyoke/Westfield/Hampden County CoC. The partners expect that this expansion will support improved regional homelessness planning and coordination. Part of the CoC's efforts has been to work with the Sheriff, health care facilities and foster care agencies to ensure that individuals are not released or discharged from programs into homelessness

In 2013, the CoC expanded its membership, and created of a governing board which is representative of the entire Hampden County area.

The CoC uses Social Solutions' Efforts to Outcomes (ETO) programs for its Homeless management Information Systems (HMIS), with the City of Springfield as the HMIS Lead. In FY13-14, the CoC provided usable data for the Annual Homeless Assessment Report (AHAR) for the third year in a row. Our HMIS manager has been working with providers to expand the number of entities using HMIS and to improve data quality. In 2013, the CoC was able to provide usable AHAR data in all categories.

In the past, leadership for the Springfield's homelessness initiatives originated from both its *Ten-Year-Plan to End Homelessness* Implementation Committee and the Continuum of Care. The two committees share several common members. The CoC serves to identify issues at the service level that the Implementation Committee seeks to address at the policy level.

The CoC has had regular monthly meetings, attended by 20-30 individuals. The meetings have been scheduled on a regular date (the third Thursday of the

month), with agendas sent out in advance. The Implementation Committee has met annually, focused on our community's progress toward achieving the goals set out in the Ten-Year Plan, and addressing barriers to achieving those goals.

In 2013-2014, as part of the effort to consolidate Springfield leadership, bring in leadership from surrounding communities, and comply with the requirements of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act, the CoC, the 10-Year Planning Committee, and surrounding communities came together to create a single Board which now provide high-level leadership of the Continuum of Care (including oversight of the 10-Year Plan goals) through quarterly meetings, while CoC members carry out the work of the CoC through committees and workgroups.

The CoC is now able to apply for CoC funding for the entire county as a Unified Funding Agency. UFA status has also provided the CoC with improved efficiency in the contracting for its programs.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

Response:

The objectives of the Consolidated Plan are to develop viable communities by providing decent housing, a suitable living environment and expanding economic opportunities that principally benefit low and moderate-income persons. Chicopee has made significant progress on meeting the objective through investments in Chicopee Center, Chicopee Falls and Willimansett.

- Completion of a redevelopment vision for the RiverMills site has assisted the City to assemble the necessary funding to undertake the demolition of the former Facemate Corporation and move forward with the design and construction of an Older Adult Community Center. This initiative rids Chicopee Falls of a blighting factor and lays the ground work for a major redevelopment and economic development initiative in this neighborhood.
- Continued Streetscape Improvements in Chicopee Center advances the priorities established in the Chicopee Center Revitalization Strategy completed in 2009 and the EPA West End Area-Wide Plan completed in 2012.
- Continued investment in Parks help to enhance neighborhoods and provide recreational and educational opportunities for our youth.

CDBG funds were used for acquisition of two additional foreclosed or distressed residential properties to be substantially renovated and sold to eligible homebuyers. Activities also included the provision of housing counseling services to first time homebuyers, households at risk of foreclosure and the elderly.

CDBG funds were primarily targeted at three neighborhoods, Chicopee Falls, Chicopee center and Willimansett. Each neighborhood meets HUD's definition of low-mod eligibility. CDBG public services were also successful in assisting 1,556 individuals and families in need of which 1197 qualified as extremely low income and 140 were reported as low income beneficiaries.

2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

Response:

There were no changes in program objectives.

3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

Response:

The City pursued numerous resources during the reporting period including an award for two of 3 EPA cleanup grants applied for in the amount of \$400,000 to provide additional cleanup at RiverMills. The City applied for another MassWorks Grant to continue infrastructure improvements at RiverMills. Chicopee Applied for and received a Distressed Properties Identification and Revitalization grant of \$100,000 from the Massachusetts Attorney General's office. The City supported 2 applications for Low income Housing Tax Credits and other financing to advance two low income housing projects in Chicopee. Chicopee also teamed with area colleges and nonprofit organizations to apply for a working Cities Challenge Grant and other funding available through the Federal Reserve Bank of Boston to further educational opportunities for our citizenry.

The City requires an applicant for a determination of consistency to show that a need and activity as claimed by an applicant is consistent with the needs identified within the City's consolidated plan; the geographic location must also be consistent with the plan. The City provided certifications of consistency to all organizations that requested such certification.

The programs and activities described in this document and the actions taken by staff to move the program forward shall serve as sufficient evidence that the Department did not hinder the Consolidated Plan implementation by action or willful inaction during the reporting period.

4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.

Response:

All funds expended were used to meet a national objective.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

Responses:

No relocation activities were necessary or contemplated during the reporting period.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
 - c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

Response:

No low/moderate job activities were completed.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

Response:

For activities carried out that do not qualify as a presumed benefit for limited clientele, providers were required to obtain household income documentation.

8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.

Response:

The City does not have individual revolving loan funds, float fund activities, nor benefit from the sale of properties. Of the loan repayments received during the reporting period, \$6,568.96 was from housing rehabilitation activities, \$14,000.00 was received from economic development loans and \$37,201.50 was received from HOME loans.

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
- a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

Response:

No reimbursements were made for disallowed expenditures. No Interest was earned on program income.

10. Loans and other receivables
- a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
 - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

Response:

See attached spreadsheet for all outstanding loans. No loans were written off during the reporting period. No parcels that were acquired were made available for sale.

11. Lump sum agreements
- a. Provide the name of the financial institution.
 - b. Provide the date the funds were deposited.
 - c. Provide the date the use of funds commenced.
 - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

Response:

No lump sum agreements were made.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
 - a. Identify the type of program and number of projects/units completed for each program.
 - b. Provide the total CDBG funds involved in the program.
 - c. Detail other public and private funds involved in the project.

Response:

No housing rehabilitation activities were completed using CDBG funds during the reporting period.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
 - a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Response:

Not Applicable.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Response:

During the 2013-2014 program year, the City continued to foster a close functional relationship with the recognized Anti-Poverty Agency, the Valley Opportunity Council (VOC). The VOC, as the Community Action Agency, serving Chicopee, operates an array of programs and services to break the cycle of poverty. The City conducted regular meetings with VOC leadership, assisted in the identification of potential resources available to non-profit agencies, supported VOC efforts to re-engage on housing development activities, and included the agency in a leadership position within key community development efforts.

Consistent with VOC's anti-poverty efforts, the City sought to reduce poverty through equity building programs and educational offerings. The CNDC-operated homebuyers program assisted 26 low income households to immediately build equity through homeownership. Several programs promoted educational advancements for low income households including adult education, a college access program and Career Pathways classes that help individuals understand their likely employment options and get them working towards obtaining employment and increasing earnings. The Chicopee of Chicopee in conjunction with area service providers and colleges applied for a Working Cities Challenge Grant and other funding available through the Federal Reserve Bank of Boston to better prepare Chicopee residents for educational advancement at all levels.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Response:

The City's specific objectives for the 2013-2014 program year included:

1. Explore opportunities for providing more assistance and service-enriched housing; and
2. To provide funding for essential services that stabilizes at-risk populations.

In response to these objectives, the City committed funding to the programs and projects on the following chart:

Public Services/CDBG funding: \$146,960

Westmass Elder Care	Home Delivered Meals to low-income elders	Program successfully completed serving 65
Council on Aging	Provide Senior companions to alleviate loneliness and assist with daily living	Program successfully completed serving 51
VOC	Provide comprehensive anti-poverty services to Chicopee residents	Program successfully completed serving 116
VOC	Provide financial support to keep households in their homes when falling behind on rent.	Program successfully completed serving 0
CNDC	Provide housing counseling to at risk elders regarding reverse mortgages.	Program successfully completed serving 0
Battered Woman Services	Provide emergency response and services to victims of domestic violence	Program successfully completed serving 9 Households

The River Valley Counseling Center (RVCC) Project S.T.A.R. (Support for Teens at Risk), is a teen pregnancy prevention services that provide education and counseling assistance to at risk teenagers living in Chicopee.

Additionally, school based services include clinicians that meet with students and families on issues related to behavior in and out of the classroom.

RVCC also has an HIV/AIDS Project to support those affected by AIDS. Services include information, assessment and referral services; bi-lingual/bi-cultural case management for medical and social services; an array of housing services for HIV positive individuals; and membership to a drop-in center that provides a safe environment for HIV positive individuals.

A home modification loan program was sponsored and funded by the Massachusetts Rehabilitation Commission (MRC) and made available through the Community Economic Development Assistance Corporation (CDAC). A local non-profit is administering the program locally with at least one Chicopee resident benefiting from the program to date.

Funding for service enriched housing targeted at homeless veterans was secure by the O'Connell Development Group and Soldier On. Construction of housing is expected to start during the next program year.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 4 CAPER Other Narrative response: